

BMV EIFS Newsletter

A BMV Publication for Insurance Agents and Policy Providers

Winter 2015



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Changes to SR22 Requirements and No-Insurance Reinstatement Fees

Following the expiration date of a suspension for operating a motor vehicle without financial responsibility, you will need to submit a SR22 to the BMV on behalf of your customer. Your customer will also have to pay any reinstatement fees required following the suspension for operating a motor vehicle without insurance.

Effective January 1, 2015, the SR22 requirement period will change. For your customers with an effective first or second no-insurance suspension, they will be required to maintain a SR22 for three years beginning on the expiration date of the most recent suspension that has a SR22 requirement. Those customers with a third or subsequent no-insurance suspension will be required to maintain a SR22 for five years beginning on the expiration date of the most recent suspension.

Customers with a no-insurance suspension on their driver record, which went effective before January 1, 2015, will have a three year SR22 required period for all no-insurance suspensions on their driver record. Those drivers with an effective no-insurance suspension on their record before July 1, 2013 and have no other outstanding suspensions, invalidations or reinstatement fees may submit a SR50 for reinstatement of their driving privileges.

The no-insurance suspension reinstatement fees are also changing. For your customers that had a no-insurance suspension effective before January 1, 2015, they will have a reinstatement fee of \$150.00 for their first no-insurance suspension, \$225.00 for their second no-insurance suspension, and \$300.00 for their third, and subsequent, no-insurance suspension(s). However, these

reinstatement fees will increase on January 1, 2015 when the reinstatement fee schedule increases to \$250.00 for a customer's first no-insurance suspension, \$500.00 for a customer's second no-insurance suspension, and \$1,000.00 for their third, and subsequent, no-insurance suspension. The new reinstatement fees only apply to no-insurance suspensions that became effective on or after January 1, 2015.

Motor Driven Cycles

As of January 1, 2015, a new law went into effect regarding the financial responsibility requirements on Motor Driven Cycles (MDCs). MDCs are commonly referred to as scooters or mopeds and are classified into two groups depending on the vehicle registration. Class A MDCs will have the same insurance reporting requirements as any other motor vehicle. Class B MDCs will not require financial responsibility to be in effect. Below are the credentialing requirements needed to operate an MDC on an Indiana roadway.

- MDC Class A: An individual must possess **one** of the following:
 - Valid driver's license with a motorcycle endorsement and an MDC-A restriction
 - Valid driver's license with a motorcycle endorsement
 - Valid driver's license and a valid motorcycle learner's permit
- MDC Class B: Must possess **one** of the following:
 - Valid driver's license (no endorsement required)
 - Valid learner's permit (no endorsement required)
 - Unexpired State of Indiana issued identification card with an MDC Class B endorsement

Please refer to our Motorcycle and Motor Driven Cycle Classifications FAQ's at MyBMV.com for more information.

EIFS (COC) Error Messages

Effective February 2014, the Indiana BMV increased data validations on EIFS. When an EIFS user attempts to submit a Certificate of Compliance (“COC”) that has an illogical date sequence, you will be prevented from filing the COC as entered and encounter one of the errors listed below. The BMV is providing these error indicators up front to the user to help expedite insurance processing as much as possible by prohibiting date logic errors. The following is a list of common illogical date errors that may be presented to you. This list is followed by a brief description of the problem and how to resolve it.

ERROR MESSAGES:

“Proof of Insurance Required Date is before Policy Effective Date”

- You are attempting to submit a COC with a “Date Proof of Insurance Required” that is before the policy effective date. You must ensure that the effective and expiration dates are accurate and that the accident/incident date (“Date Proof of Insurance Required”) falls between the policy dates.

“Proof of Insurance Required Date is after Policy Expiration Date”

- You are attempting to submit a COC with a “Date Proof of Insurance Required” that is after the policy expiration date. You must ensure the effective and expiration dates are accurate and the accident/incident date (“Date Proof of Insurance Required”) falls between the policy dates.

“Effective Policy Date is greater than Policy Expiration Date”

- You are attempting to submit a COC with a policy expiration date that is before the policy effective date entered. Review your customer’s policy and ensure that the accident/incident falls in between the effective policy dates. If the accident/incident falls between the effective policy dates, ensure that those dates are entered correctly.

“Effective Policy Date is greater than Today’s Date”

- You are attempting to submit a COC with an effective policy date that is greater than the submission date. Ensure that you have selected the correct form for an accident or incident in the past and check your customer’s policy effective dates to ensure they had adequate coverage at the time of the incident. If you need to submit proof of insurance for the future, you must submit a SR22.

The EIFS Newsletter is published by the Indiana Bureau of Motor Vehicles for insurance providers. If you have any questions about the content, or general questions about participation in EIFS, please contact the Indiana BMV at eifs@bmvl.in.gov

Contact Information

The Indiana BMV thanks you for reviewing our newsletter. Please share this newsletter, along with our FAQs, with your agents and representatives. If you have any questions, please contact us at: 888-692-6841 or eifs@bmvl.in.gov.